

**Amend the Following Claims:**

Claim 9, line 1, delete " 1 " and insert therefor - - 25 - -.

Claim 11, line 2, delete " the " and insert therefor - - said - -.

Claim 12, line 1, delete " 1 " and insert therefor - - 25 - -.

Claim 17, line 1, delete " 16 " and insert therefor - - 25 - -.

Claim 17, line 2, delete " dervice " and insert therefor - - service - -.

Claim 24, line 5, delete " aurnhorization " and insert therefor - - authorization - -.

**R E M A R K S**

The outstanding Office Action of April 24, 2003 rejects claims 1 through 24 under 35 U.S.C. 103. In addition, claims 1, 4, 6, 7 and 16 are rejected under 35 U.S.C. 112. The application has been amended in response to the Examiner's comments and is now believed to be in condition for allowance.

Specifically, newly submitted independent claim 25, claims 1 through 4 combined in rewritten form, defines a network communication electronic commerce system for a secure online purchase of goods and services from a plurality of merchant vendors by a plurality of buyer members comprising a buyer member processor for each buyer member to selectively purchase goods and services upon a request to any of the merchant vendors through a debit account associated with a discrete e-mail address, a merchant vendor processor for each merchant vendor to selectively provide such goods and services upon receipt of a purchase request and validation of a debit account balance of any requesting

buyer members and a purchase authorization processor to maintain and validate the debit account of requesting buyer members and to authorize payment to merchant vendors for goods and services purchased through the network communication electronic commerce system. The buyer member processor comprises means to selectively order or request goods and services from a merchant vendor through the merchant vendor processor and to communicate with the purchase authorization processor to maintain and access the buyer member account. The merchant vendor processor comprises a means to receive purchase requests from a buyer member processor and to generate and transmit validation/authentication inquiries upon receipt of purchase requests to the purchase authorization processor and to receive discrete buyer member authorization message in response thereto and to fill purchase requests upon receipt of the corresponding discrete buyer member authorization message and receive payment therefore. The purchase authorization processor comprises means including an online buyer member account balance data section to maintain current account balances for each buyer member and to selectively generate discrete buyer member authorization messages fed to the merchant vendor processor when the account balance of a requesting buyer member is sufficient to cover the goods or services requested and to notify the buyer member processor of the purchase authorization and an online buyer member transaction section to receive credit/deposit transactions from individual buyer member processors and credit the corresponding current account balance and the online

buyer member account balance data section to receive purchase transaction data including goods and services purchased together with corresponding prices and merchant vendor information from the online buyer member account balance data section and to transfer the credit/deposit transaction and purchasing transaction data to an off line buyer member data section to maintain individual buyer member credit/deposit and purchase histories, and to effect merchant vendor payments to merchant vendors through the corresponding merchant vendor processor upon receipt of a discrete buyer member authorization from the online buyer member account balance data section.

As discussed more fully herein, none of the references either teach or suggest the structure claimed in newly submitted independent claim 25. Accordingly, newly submitted independent claim 25 is believed allowable and such is respectively requested.

Moreover, dependent claims 9 through 15 and 17 through 24 have been amended to depend either directly or indirectly from newly submitted independent claim 25. While each contains additional elements, each of these dependent claims contains all the elements of newly submitted independent claim 25 and therefore is also believed in condition for allowance.

Newly submitted independent claim 26, claims 1, 5 and 6 combined in rewritten form, defines a network communication electronic commerce system for a secure online purchase of goods and services from a plurality of merchant vendors by a plurality of buyer members comprising a buyer member processor for

each buyer member to selectively purchase goods and services upon a request to any of the merchant vendors through a debit account associated with a discrete e-mail address, a merchant vendor processor for each merchant vendor to selectively provide such goods and services upon receipt of a purchase request and validation of a debit account balance of any requesting buyer members and a purchase authorization processor to maintain and validate the debit account of requesting buyer members and to authorize payment to merchant vendors for goods and services purchased through the network communication electronic commerce system. The merchant vendor processor comprises a means to receive purchase requests from a buyer member processor and to generate and transmit validation/authentication inquiries upon receipt of purchase requests to the purchase authorization processor and to receive discrete buyer member authorization message in response thereto and to fill purchase requests upon receipt of the corresponding discrete buyer member authorization message and receive payment therefore. The purchase authorization processor comprises means including an online buyer member account balance data section to maintain current account balances for each buyer member and to selectively generate discrete buyer member authorization messages fed to the merchant vendor processor when the account balance of a requesting buyer member is sufficient to cover the goods or services requested and to notify the buyer member processor of the purchase authorization and an online buyer member transaction section to receive credit/deposit transactions from individual buyer member

processors and credit the corresponding current account balance and the online buyer member account balance data section to receive purchase transaction data including goods and services purchased together with corresponding prices and merchant vendor information from the online buyer member account balance data section and to transfer the credit/deposit transaction and purchasing transaction data to an off line buyer member data section to maintain individual buyer member credit/deposit and purchase histories, and to effect merchant vendor payments to merchant vendors through the corresponding merchant vendor processor upon receipt of a discrete buyer member authorization from the buyer member account balance data section.

As discussed more fully herein, none of the references either teach or suggest the structure claimed in newly submitted independent claim 26. Accordingly, newly submitted independent claim 26 is believed allowable and such is respectively requested.

Newly submitted independent claim 27, claims 1, 7 and 8 combined in rewritten form, defines a network communication electronic commerce system for a secure online purchase of goods and services from a plurality of merchant vendors by a plurality of buyer members comprising a buyer member processor for each buyer member to selectively purchase goods and services upon a request to any of the merchant vendors through a debit account associated with a discrete e-mail address, a merchant vendor processor for each merchant vendor to selectively provide such goods and services upon receipt of a purchase request

and validation of a debit account balance of any requesting buyer members and a purchase authorization processor to maintain and validate the debit account of requesting buyer members and to authorize payment to merchant vendors for goods and services purchased through the network communication electronic commerce system. The purchase authorization processor comprises means including an online buyer member account balance data section to maintain current account balances for each buyer member and to selectively generate discrete buyer member authorization messages fed to the merchant vendor processor when the account balance of a requesting buyer member is sufficient to cover the goods or services requested and to notify the buyer member processor of the purchase authorization and an online buyer member transaction section to receive credit/deposit transactions from individual buyer member processors and credit the corresponding current account balance and the online buyer member account balance data section to receive purchase transaction data including goods and services purchased together with corresponding prices and merchant vendor information from the online buyer member account balance data section and to transfer the credit/deposit transaction and purchasing transaction data to an off line buyer member data section to maintain individual buyer member credit/deposit and purchase histories, and to effect merchant vendor payments to merchant vendors through the corresponding merchant vendor processor upon receipt of a discrete buyer member authorization from the buyer member account balance data section. The buyer member processor comprises means to selectively order

or request goods and services from a merchant vendor through the merchant vendor processor and to communicate with the purchase authorization processor to maintain and access the buyer member account.

As discussed more fully hereinafter, none of the references either teach or suggest the structure claimed in newly submitted independent claim 27.

Accordingly, newly submitted independent claim 27 is believed allowable and such is respectively requested.

Rose relates to a computerized payment system for purchasing goods and services on the internet. More particularly, Rose discloses a method and system for use on a quasi-public network, such as the Internet, to enable users of the network to conduct commercial transactions involving a payment of funds by one user to another user of the network. The method includes operating a computer system for sending and receiving messages from users over the network. Upon receiving a message over the network from a qualified user-seller, a message is sent over the network to the user-buyer identified in the message from the user-seller requesting confirmation of a transaction identified in the message received from the user-seller. Upon receiving a confirmation over the network from the user-buyer, payment information is sent by secure channels off the network to an agent of the user-seller. Upon receipt of an authorization code from the seller's agent, the authorization code is encrypted and sent to the user-seller over the network.

Davis discloses an Internet payment system using a smart card. Specifically, Davis discloses an architecture and system using a smart card for payment of goods and/or services purchased on-line over the Internet. A payment server includes a computer and terminals that contain security cards to handle the transaction, data store and collection. A merchant server advertising the goods and/or services offered by a merchant for sale on a web site is also a component. In use, the merchant contracts with an acquirer to accept smart card payments for goods and/or services purchased over the Internet. A consumer uses a smart card at the client terminal in order to purchase goods and/or services from the remote merchant server. The client terminal emulates a security card in interacting with the smart card. Responses received are sent as a draw request message to the payment server. The payment server then emulates the smart card in an interaction with the security card. The security card delivers the expected smart card signature to the payment server and/or on to the client terminal or merchant server to reduce message traffic between the entities on the network. The comparison of the smart card signature to an expected value can occur at any location. Encryption is used for security.

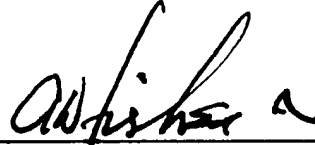
Although Rose and Davis describe similar functionality as that of Applicant's invention, there is no teaching or motivation to combine these two (2) references to render Applicant's invention obvious.

In view of the amendments contained herein and the discussion in support thereof, allowance of this application is respectfully requested.



Notwithstanding, in the event that this response does not completely and fully address the matters and issues set forth in the outstanding Office Action, Examiner Jasmin is invited to contact Applicant's attorney by telephone in order to expeditiously conclude this prosecution.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Arthur W. Fisher, III', written over a horizontal line.

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~~What is claimed is:~~

25. 1. A network communication electronic commerce system for <sup>A</sup>the secure  
online purchase of goods and services from a plurality of merchant  
vendors by a plurality of buyer members comprising a buyer member  
processor for each buyer member to selectively purchase goods and  
services upon a request to any of the merchant vendors through a debit  
account associated with a discrete e-mail address, a merchant vendor  
processor for each merchant vendor to selectively provide such goods and  
services upon receipt of a purchase request and validation of <sup>A</sup>the debit  
account balance of any requesting buyer members and a purchase  
authorization processor to maintain and validate the debit account of  
requesting buyer members and to authorize payment to merchant vendors  
for goods and services purchased through said network communication  
electronic commerce system,

2. ~~The network communication electronic commerce system of Claim 1~~  
wherein said buyer member processor comprises means to selectively  
order or request goods and services from a merchant vendor through said  
merchant vendor processor and to communicate with the purchase  
authorization processor to maintain and access the buyer member  
account,

3. ~~The network communication electronic commerce system of Claim 2~~  
wherein said merchant vendor processor comprises a means to receive  
purchase requests from a buyer member processor and to generate and

4 transmit validation/authentication inquiries upon receipt of purchase  
5 requests to said purchase authorization processor and to receive discrete  
6 buyer member authorization message in response thereto and to fill  
7 purchase requests upon receipt of the corresponding discrete buyer  
8 member authorization message and receive payment therefore, AND ↩

1 ~~4. The network communication electronic commerce system of Claim 3~~  
2 ~~wherein~~ said purchase authorization processor comprises means including  
3 an online buyer member account balance data section to maintain current  
4 account balances for each buyer member and to selectively generate  
5 discrete buyer member authorization messages fed to said merchant  
6 vendor processor when the account balance of a requesting buyer  
7 member is sufficient to cover the goods or services requested and to notify  
8 said buyer member processor of the purchase authorization; an online  
9 buyer member transaction section to receive credit/deposit transactions  
10 from individual buyer member processors and credit the corresponding  
11 current account balance in the buyer member account balance data  
12 section, to receive purchase transaction data including goods and services  
13 purchased together with corresponding prices and merchant vendor  
14 information from said buyer member account balance data section and to  
15 transfer the credit/deposit transaction and purchasing transaction data to  
16 an off line buyer member data section to maintain individual buyer  
17 member credit/deposit and purchase histories, and to effect merchant  
18 vendor payments to merchant vendors through said corresponding  
19 merchant vendor processor upon receipt of a discrete buyer member

20 authorization from said buyer member account balance data section on  
21 online buyer member transaction section.

1 5. ~~The network communication electronic commerce system of Claim 1~~  
2 wherein said merchant vendor processor comprises a means to receive  
3 purchase requests from a buyer member processor and to generate and  
4 transmit validation/authentication inquiries upon receipt of purchase  
5 requests to said purchase authorization processor and to receive discrete  
6 buyer member authorization message in response thereto and to fill  
7 purchase requests upon receipt of the corresponding discrete buyer  
8 member authorization message and receive payment therefore.

1 6. ~~The network communication electronic commerce system of Claim 5~~  
2 wherein said purchase authorization processor comprises means including  
3 an online buyer member account balance data section to maintain current  
4 account balances for each buyer member and to selectively generate  
5 discrete buyer member authorization messages fed to said merchant  
6 vendor processor when the account balance of a requesting buyer  
7 member is sufficient to cover the goods or services requested and to notify  
8 said buyer member processor of the purchase authorization; an online  
9 buyer member transaction section to receive credit/deposit transactions  
10 from individual buyer member processors and credit the corresponding  
11 current account balance in the buyer member account balance data  
12 section, to receive purchase transaction data including goods and services  
13 purchased together with corresponding prices and merchant vendor  
14 information from said buyer member account balance data section and to

**~~What is claimed is:~~**

26. 1. A network communication electronic commerce system for <sup>A</sup>the secure  
online purchase of goods and services from a plurality of merchant  
vendors by a plurality of buyer members comprising a buyer member  
processor for each buyer member to selectively purchase goods and  
services upon a request to any of the merchant vendors through a debit  
account associated with a discrete e-mail address, a merchant vendor  
processor for each merchant vendor to selectively provide such goods and  
services upon receipt of a purchase request and validation of <sup>A</sup>the debit  
account balance of any requesting buyer members and a purchase  
authorization processor to maintain and validate the debit account of  
requesting buyer members and to authorize payment to merchant vendors  
for goods and services purchased through said network communication  
electronic commerce system,

~~2. The network communication electronic commerce system of Claim 1  
wherein said buyer member processor comprises means to selectively  
order or request goods and services from a merchant vendor through said  
merchant vendor processor and to communicate with the purchase  
authorization processor to maintain and access the buyer member  
account.~~

~~3. The network communication electronic commerce system of Claim 2  
wherein said merchant vendor processor comprises a means to receive  
purchase requests from a buyer member processor and to generate and~~

~~20 authorization from said buyer member account balance data section on~~

~~21 online buyer member transaction section.~~

~~1 5. The network communication electronic commerce system of Claim 1~~

~~2 wherein~~ said merchant vendor processor comprises a means to receive

3 purchase requests from a buyer member processor and to generate and

4 transmit validation/authentication inquiries upon receipt of purchase

5 requests to said purchase authorization processor and to receive discrete

6 buyer member authorization message in response thereto and to fill

7 purchase requests upon receipt of the corresponding discrete buyer

8 member authorization message and receive payment therefore, AND ←

~~1 6. The network communication electronic commerce system of Claim 5~~

~~2 wherein~~ said purchase authorization processor comprises means including

3 an online buyer member account balance data section to maintain current

4 account balances for each buyer member and to selectively generate

5 discrete buyer member authorization messages fed to said merchant

6 vendor processor when the account balance of a requesting buyer

7 member is sufficient to cover the goods or services requested and to notify

8 said buyer member processor of the purchase authorization; an online

9 buyer member transaction section to receive credit/deposit transactions

10 from individual buyer member processors and credit the corresponding

11 current account balance in the buyer member account balance data

12 section, to receive purchase transaction data including goods and services

13 purchased together with corresponding prices and merchant vendor

14 information from said buyer member account balance data section and to

15 transfer the credit/deposit transaction and purchasing transaction data to  
16 an off line buyer member data section to maintain individual buyer  
17 member credit/deposit and purchase histories, and to effect merchant  
18 vendor payments to merchant vendors through said corresponding  
19 merchant vendor processor upon receipt of a discrete buyer member  
20 authorization from said buyer member account balance data section on  
21 online buyer member transaction section.

~~1 7. The network communication electronic commerce system of Claim 1~~

~~2 wherein said purchase authorization processor comprises means including  
3 an online buyer member account balance data section to maintain current  
4 account balances for each buyer member and to selectively generate  
5 discrete buyer member authorization messages fed to said merchant  
6 vendor processor when the account balance of a requesting buyer  
7 member is sufficient to cover the goods or services requested and to notify  
8 said buyer member processor of the purchase authorization; an online  
9 buyer member transaction section to receive credit/deposit transactions  
10 from individual buyer member processors and credit the corresponding  
11 current account balance in the buyer member account balance data  
12 section, to receive purchase transaction data including goods and services  
13 purchased together with corresponding prices and merchant vendor  
14 information from said buyer member account balance data section and to  
15 transfer the credit/deposit transaction and purchasing transaction data to  
16 an off line buyer member data section to maintain individual buyer  
17 member credit/deposit and purchase histories, and to effect merchant~~

~~What is claimed is:~~

27. 1. A network communication electronic commerce system for <sup>A</sup>the secure  
online purchase of goods and services from a plurality of merchant  
vendors by a plurality of buyer members comprising a buyer member  
processor for each buyer member to selectively purchase goods and  
services upon a request to any of the merchant vendors through a debit  
account associated with a discrete e-mail address, a merchant vendor  
processor for each merchant vendor to selectively provide such goods and  
services upon receipt of a purchase request and validation of <sup>A</sup>the debit  
account balance of any requesting buyer members and a purchase  
authorization processor to maintain and validate the debit account of  
requesting buyer members and to authorize payment to merchant vendors  
for goods and services purchased through said network communication  
electronic commerce system,

~~2. The network communication electronic commerce system of Claim 1  
wherein said buyer member processor comprises means to selectively  
order or request goods and services from a merchant vendor through said  
merchant vendor processor and to communicate with the purchase  
authorization processor to maintain and access the buyer member  
account.~~

~~3. The network communication electronic commerce system of Claim 2  
wherein said merchant vendor processor comprises a means to receive  
purchase requests from a buyer member processor and to generate and~~



~~15 transfer the credit/deposit transaction and purchasing transaction data to~~  
~~16 an off line buyer member data section to maintain individual buyer~~  
~~17 member credit/deposit and purchase histories, and to effect merchant~~  
~~18 vendor payments to merchant vendors through said corresponding~~  
~~19 merchant vendor processor upon receipt of a discrete buyer member~~  
~~20 authorization from said buyer member account balance data section on~~  
~~21 online buyer member transaction section.~~

~~1 7. The network communication electronic commerce system of Claim 1~~  
~~2 wherein~~ said purchase authorization processor comprises means including  
3 an online buyer member account balance data section to maintain current  
4 account balances for each buyer member and to selectively generate  
5 discrete buyer member authorization messages fed to said merchant  
6 vendor processor when the account balance of a requesting buyer  
7 member is sufficient to cover the goods or services requested and to notify  
8 said buyer member processor of the purchase authorization; an online  
9 buyer member transaction section to receive credit/deposit transactions  
10 from individual buyer member processors and credit the corresponding  
11 current account balance in the buyer member account balance data  
12 section, to receive purchase transaction data including goods and services  
13 purchased together with corresponding prices and merchant vendor  
14 information from said buyer member account balance data section and to  
15 transfer the credit/deposit transaction and purchasing transaction data to  
16 an off line buyer member data section to maintain individual buyer  
17 member credit/deposit and purchase histories, and to effect merchant

18 vendor payments to merchant vendors through said corresponding  
19 merchant vendor processor upon receipt of a discrete buyer member  
20 authorization from said buyer member account balance data section or  
21 ~~online buyer member transaction section.~~ AND ←

1 ~~8. The network communication electronic commerce system of Claim 7~~  
2 ~~wherein~~ said buyer member processor comprises means to selectively  
3 order or request goods and services from a merchant vendor through said  
4 merchant vendor processor and to communicate with the purchase  
5 authorization processor to maintain and access the buyer member  
6 account.

1 9. The network communication electronic commerce system of Claim <sup>25</sup>~~8~~  
2 wherein said purchase authorization is implemented through a central  
3 function through a central clearing organization to authorize the merchant  
4 vendor having a corresponding merchant vendor processor to sell goods  
5 and services to requesting buyer members.

1 10. The network communication electronic commerce system of Claim 9  
2 wherein each buyer member establishes a debit account by depositing an  
3 amount with the central clearing organization.

1 11. The network communication electronic commerce system of Claim 10  
2 wherein the deposit is made online through <sup>(SAID)</sup>~~the~~ buyer member processor.

1 12. The network communication electronic commerce system of Claim <sup>25</sup>~~11~~  
2 further comprises means to create a buyer member account, assign a  
3 unique e-mail address for each buyer member account with the deposit

4 and all subsequent online communications regarding any particular buyer  
5 member is associated only with unique e-mail address.

1 13. The network communication electronic commerce system of Claim 10  
2 wherein the deposit is made to the central clearing organization.

1 14. The network communication electronic commerce system of Claim 13  
2 wherein the central clearing organization creates a buyer member account,  
3 assigns a unique e-mail address for each buyer member account with the  
4 deposit and all subsequent online communications regarding any particular  
5 buyer member is associated only with unique e-mail address assign.

1 15. The network communication electronic commerce system of Claim 9  
2 wherein the central clearing organization creates a buyer member account,  
3 assigns a unique e-mail address for each buyer member account with the  
4 deposit and all subsequent online communications regarding any particular  
5 buyer member is associated only with unique e-mail address assign.

1 16. The network communication electronic commerce system of Claim 3  
2 wherein said purchase authorization processor comprises means including  
3 an online buyer member account balance data section to maintain current  
4 account balances for each buyer member and to selectively generate  
5 discrete buyer member authorization messages fed to said merchant  
6 vendor processor when the account balance of a requesting buyer  
7 member is sufficient to cover the goods or services requested and to notify  
8 said buyer member processor of the purchase authorization; an online  
9 buyer member transaction section to receive credit/deposit transactions

10 from individual buyer member processors and credit the corresponding  
11 current account balance in the buyer member account balance data  
12 section, to receive purchase transaction data including goods and services  
13 purchased together with corresponding prices and merchant vendor  
14 information from said buyer member account balance data section and to  
15 transfer the credit/deposit transaction and purchasing transaction data to  
16 an off line buyer member data section to maintain individual buyer  
17 member credit/deposit and purchase histories, and to effect merchant  
18 vendor payments to merchant vendors through said corresponding  
19 merchant vendor processor upon receipt of a discrete buyer member  
20 authorization from said buyer member account balance data section on  
21 online buyer member transaction section and further comprises a central  
22 clearing organization operating said purchase authorization to authorize  
23 the merchant vendor having a corresponding merchant vendor processor  
24 to sell goods and services to any of the buyer members.

1 17. The network communication electronic commerce system of Claim 16<sup>25</sup>  
2 wherein a buyer member selects a desired product or ~~service~~ <sup>(SERVICE)</sup> from a  
3 merchant vendor on said buyer member processor which transmits a  
4 purchase request to the merchant vendor processor, merchant vendor  
5 processor inquires of said buyer member account balance data section of  
6 the purchase authorization processor to determine if the buyer member  
7 has sufficient funds on account with said central clearing organization to  
8 pay for the desired goods or services and to generate and transmit a

9 purchase authorization to the Inquiring merchant vendor processor when  
10 sufficient funds exist.

1 18. The network communication electronic commerce system of Claim 17  
2 wherein said purchase authorization processor includes an off-line buyer  
3 data base to receive the debit and notifies the buyer member processor of  
4 the purchase authorization and debits the buyer member account.

1 19. The network communication electronic commerce system of Claim 18  
2 wherein the off-line buyer member data base includes means to determine  
3 the specific amount to be paid each merchant vendor for each product or  
4 service purchased by buyer members after deducting a clearing charge for  
5 the corresponding purchase.

1 20. The network communication electronic commerce system of Claim 19  
2 wherein the off-line buyer member data base purchase authorization  
3 processor includes memory to maintain both account and purchase  
4 histories of each buyer member off line to further protect purchasing  
5 habits and account funds of the buyer member.

1 21. The network communication electronic commerce system of Claim 18  
2 wherein the off-line buyer member data base purchase authorization  
3 processor includes memory to maintain both account and purchase  
4 histories of each buyer member off line to further protect purchasing  
5 habits and account funds of the buyer member.

6 22. The network communication electronic commerce system of Claim 17  
7 wherein said purchase authorization processor transmits payment directly  
8 to said merchant vendor processor of the participating member vendor.

1 23. The network communication electronic commerce system of Claim 17  
2 wherein said purchase authorization processor transmits payment directly  
3 to said merchant vendor processor of the participating member vendor  
4 through a depository.

1 24. The network communication electronic commerce system of Claim 17  
2 wherein if the account balance is insufficient to pay for a particular  
3 purchase request, both the merchant vendor and buyer member are  
4 notified by the central clearing organization as the buyer member account  
5 balance data of the purchase <sup>(AUTHORIZATION)</sup> ~~authorization~~ processor generates and  
6 transmits a declination message to said merchant vendor processor and  
7 said buyer member processor.